

2025 Surest Level Funded Benefit Designs

Texas – Small Group
Effective 5/1/2025

Each row is a fixed medical and pharmacy plan design option. The medical plan design options vary by out-of-pocket maximum amounts and copays. Note that many care categories include a copay range. Members can search for care in the Surest app and find the actual copay by provider – not just an estimate – all before they ever make an appointment.

Example: Plan AP2000 includes access to the Choice Plus Network, includes Out-of-Network benefits, and limits a member's individual, in-network out-of-pocket expenses to \$2,000.

Plan Code	Product	Network	Deductible				Coinsurance		Out of Pocket Maximum				Copays						
			Network		Out of Network		Network	Out of Network	Network		Out of Network		PCP & Specialist OV	Urgent Care	Emergency Room	Routine Diagnostic Test (X-Ray, Lab)	MRI, CT Scan, PET Scan	Outpatient Surgery	Inpatient Hospital
			Individual	Family	Individual	Family			Individual	Family	Individual	Family							
SurestPA15002025RXALT1	PPO	Choice Plus	No	No	No	No	No	No	\$1,500	\$3,000	\$8,000	\$16,000	\$5 to \$25	\$10	\$110	\$0	\$30 to \$220	\$5 to \$1,200	\$75 to \$1,200
SurestPA20002025RXALT1	PPO	Choice Plus	No	No	No	No	No	No	\$2,000	\$4,000	\$8,000	\$16,000	\$5 to \$25	\$10	\$110	\$0	\$30 to \$220	\$5 to \$1,200	\$75 to \$1,200
SurestPA25002025RXALT1	PPO	Choice Plus	No	No	No	No	No	No	\$2,500	\$5,000	\$8,000	\$16,000	\$5 to \$40	\$20	\$200	\$0	\$50 to \$340	\$10 to \$2,000	\$75 to \$2,000
SurestPA30002025RXALT1	PPO	Choice Plus	No	No	No	No	No	No	\$3,000	\$6,000	\$8,000	\$16,000	\$5 to \$40	\$20	\$200	\$0	\$50 to \$340	\$10 to \$2,000	\$75 to \$2,000
SurestPA40002025RXALT1	PPO	Choice Plus	No	No	No	No	No	No	\$4,000	\$8,000	\$8,000	\$16,000	\$5 to \$40	\$20	\$200	\$0	\$50 to \$340	\$10 to \$2,000	\$75 to \$2,000
SurestPB40002025RXALT2	PPO	Choice Plus	No	No	No	No	No	No	\$4,000	\$8,000	\$8,000	\$16,000	\$10 to \$65	\$35	\$375	\$0	\$75 to \$550	\$15 to \$2,500	\$150 to \$2,500
SurestPCA40002025RXALT2	PPO	Choice Plus	No	No	No	No	No	No	\$4,000	\$8,000	\$8,000	\$16,000	\$30 to \$125	\$80	\$850	\$0	\$150 to \$1,050	\$50 to \$3,500	\$200 to \$3,500
SurestPDA45002025RXALT2	PPO	Choice Plus	No	No	No	No	No	No	\$4,500	\$9,000	\$9,000	\$18,000	\$45 to \$145	\$100	\$1,000	\$0	\$150 to \$1,200	\$70 to \$4,000	\$250 to \$4,000
SurestPB50002025RXALT2	PPO	Choice Plus	No	No	No	No	No	No	\$5,000	\$10,000	\$10,000	\$20,000	\$10 to \$65	\$35	\$375	\$0	\$75 to \$550	\$15 to \$2,500	\$150 to \$2,500
SurestPC50002025RXALT2	PPO	Choice Plus	No	No	No	No	No	No	\$5,000	\$10,000	\$10,000	\$20,000	\$20 to \$105	\$60	\$600	\$0	\$125 to \$850	\$35 to \$3,000	\$200 to \$3,000
SurestPD55002025RXALT2	PPO	Choice Plus	No	No	No	No	No	No	\$5,500	\$11,000	\$11,000	\$22,000	\$25 to \$130	\$80	\$850	\$0	\$150 to \$1,050	\$40 to \$3,500	\$350 to \$3,500
SurestPC60002025RXALT2	PPO	Choice Plus	No	No	No	No	No	No	\$6,000	\$12,000	\$12,000	\$24,000	\$20 to \$105	\$60	\$600	\$0	\$125 to \$850	\$35 to \$3,000	\$200 to \$3,000
SurestPE60002025RXALT2	PPO	Choice Plus	No	No	No	No	No	No	\$6,000	\$12,000	\$12,000	\$24,000	\$40 to \$150	\$90	\$1,000	\$0	\$150 to \$1,200	\$70 to \$4,500	\$700 to \$4,500
SurestPD65002025RXALT2	PPO	Choice Plus	No	No	No	No	No	No	\$6,500	\$13,000	\$13,000	\$26,000	\$25 to \$130	\$80	\$850	\$0	\$150 to \$1,050	\$40 to \$3,500	\$350 to \$3,500
SurestPE70002025RXALT2	PPO	Choice Plus	No	No	No	No	No	No	\$7,000	\$14,000	\$14,000	\$28,000	\$40 to \$150	\$90	\$1,000	\$0	\$150 to \$1,200	\$70 to \$4,500	\$700 to \$4,500
SurestPF70002025RXALT2	PPO	Choice Plus	No	No	No	No	No	No	\$7,000	\$14,000	\$14,000	\$28,000	\$50 to \$160	\$110	\$1,000	\$0	\$200 to \$1,300	\$80 to \$5,500	\$400 to \$5,500
SurestPFA70002025RXALT3	PPO	Choice Plus	No	No	No	No	No	No	\$7,000	\$14,000	\$14,000	\$28,000	\$25 to \$130	\$110	\$1,000	\$0	\$200 to \$1,300	\$80 to \$5,500	\$400 to \$5,500
SurestPF80002025RXALT2	PPO	Choice Plus	No	No	No	No	No	No	\$8,000	\$16,000	\$16,000	\$32,000	\$50 to \$160	\$110	\$1,000	\$0	\$200 to \$1,300	\$80 to \$5,500	\$400 to \$5,500
SurestPFA80002025RXALT3	PPO	Choice Plus	No	No	No	No	No	No	\$8,000	\$16,000	\$16,000	\$32,000	\$25 to \$130	\$110	\$1,000	\$0	\$200 to \$1,300	\$80 to \$5,500	\$400 to \$5,500
SurestPF85002025RXALT2	PPO	Choice Plus	No	No	No	No	No	No	\$8,500	\$17,000	\$17,000	\$34,000	\$50 to \$160	\$110	\$1,000	\$0	\$200 to \$1,300	\$80 to \$5,500	\$400 to \$5,500
SurestPF90002025RXALT3	PPO	Choice Plus	No	No	No	No	No	No	\$9,000	\$18,000	\$18,000	\$36,000	\$50 to \$160	\$110	\$1,000	\$0	\$200 to \$1,300	\$80 to \$5,500	\$400 to \$5,500
SurestPFA90002025RXALT3	PPO	Choice Plus	No	No	No	No	No	No	\$9,000	\$18,000	\$18,000	\$36,000	\$25 to \$130	\$110	\$1,000	\$0	\$200 to \$1,300	\$80 to \$5,500	\$400 to \$5,500
SurestPV90002025RXALT3	PPO	Choice Plus	No	No	No	No	No	No	\$9,000	\$18,000	\$18,000	\$36,000	\$55 to \$165	\$110	\$1,200	\$0	\$250 to \$1,000	\$80 to \$6,500	\$700 to \$6,500



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2025 Rx plan designs

Plan design element	Surest Standard Pharmacy Plans (Optum Rx)		
	RXALT 1	RXALT 2	RXALT 3
Retail Pharmacy (30 day 90 day are 2.5x)			
Prescription Drug List (PDL)	Advantage	Advantage	Advantage
Pharmacy Retail Network	Broad	Broad	Broad
Deductible	\$0	\$0	\$0
Tier 1 / Tier 2 / Tier 3	\$10 / \$35 / \$70	\$10 / \$60 / \$90	\$20 / \$90 / \$150
Specialty Pharmacy			
Deductible	\$0	\$0	\$0
Tier 1 / Tier 2 / Tier 3	\$10 / \$100 / \$200	\$10 / \$150 / \$300	\$20 / \$200 / \$500

This product grid is intended to highlight benefits and should not be used to fully understand exact coverage. If this grid conflicts with the Summary Plan Description (SPD), those documents govern. Review your SPD for an exact description of the services and supplies that are covered, those that are excluded or limited, and other terms and conditions of coverage. Contact your Surest representative for plan design information.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.

Programs to support employees and employers.

The Surest health plan gives members access to wellness programs, clinical programs, and virtual care options to support healthier behaviors and improved health outcomes.

<p>Virtual care</p>	<ul style="list-style-type: none"> • Primary care • Urgent and acute care • Mental and behavioral health • Serious mental illness • Intensive outpatient therapy • Substance use support • Eating disorder support 	<ul style="list-style-type: none"> • Exercise therapy • Gastroenterology clinic • Speech therapy • Migraine clinic • Sleep health • Women’s health • Dermatology 	<p>Other programs</p> <ul style="list-style-type: none"> • Packaged savings • Payment integrity programs
<p>Clinical/Complex care</p>	<ul style="list-style-type: none"> • Transplant Resource Services • Center of Excellence • Comprehensive Kidney Solutions • Second opinion services 	<ul style="list-style-type: none"> • Specialty guidance program and Cancer guidance program • Case management and clinical advocacy programs 	
<p>Behavioral health</p>	<ul style="list-style-type: none"> • Optum Behavioral Health Network (includes virtual providers) • Self-help programs and tools 	<ul style="list-style-type: none"> • Behavioral health clinical advocacy 	
<p>Wellness</p>	<ul style="list-style-type: none"> • Weight management (Real Appeal®) 	<ul style="list-style-type: none"> • Fitness/gym memberships (One Pass Select™) 	
<p>Advocacy</p>	<ul style="list-style-type: none"> • Surest Member Services 	<ul style="list-style-type: none"> • Clinical advocacy 	